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## THE DEMOCRATIC IDEA.

"We denounce Republican protection as a fraud, taxing the labor of the great majority of the people for the benefit of the few. We declare it to be a fundamental principle of the Democratic party that the federal government has no constitutional power to impose and collect tariff duties except for the purposes of revenue only, and we demand that the collection of such taxes shall be liraited to the necessities of the government when honestly and ecomically administerered." - National Demoeratic Platform.

Just as soon as the Democrats get the power they will wipe out the atrocious Republican sugar bounty system and restore the sugar duties. Instead of paying millions of bounty out of the treasury to sugar planters, we will re-establish the revenue tariff on sugar.-Henry Watterson.

We mean to rip up, exterminate, abolish, annihilate, and in the foulest Ignominy and disgrace, every vestige of the fraud called protection, wherever we can find it, and, as fast as the needs of the government, increased tenfold by the Republican party, will permit. See? - Henry Watterson.

FOR PRESIDENT, BENJAMIN HARRISON, of Indiana. FOR VICE-PRESIDENT, WHITELAW REID, of New York.

dustry as a menace.

THE Democratic leader of to-day re-

gards busy factories and the hum of in-

THOSE who are in position to know say that the Republican party was never better organized in Indiana than it is at the present time.

THE report of the discovery of rich deposits of tin ore near North Ogden, in Utah, should be denied in chorus by the Democratic party.

THEY are mining for men, not for coal, down in Tennessee now, but they are at a loss to know what to do with the output when they get it.

IT cannot be said that Mr. Holman has no interest in the world's fair now that he has applied for ten complimentary tickets to the opening exercises.

WHEN the McKinley law was passed | to only two hundred persons were employed in the manufacture of pearl buttons; now there are eight thousand, and many sizes of these buttons are as cheap now as before.

To insure the patronage of the professional free-trader the canners of fruits and vegetables should have quantity put up in foreign tin and labeled: "These goods are packed in British tip cans."

THERE is not an article of utility or slegance which, if it cannot be made as cheaply in this country, can be as well made as anywhere else, and as cheaply as is possible and enable the maker to obtain a comfortable living.

NEW YORK mugwumps are worried now by the wild rumor that New York Democratic electors, if chosen, would vote for Hill instead of Cleveland. The mugwumps allow trifles to worry them. Let them be at peace. Democratic electors will not be chosen.

It is said that wherever the question of the change in the design of the soldiers' monument, which was made without the knowledge of the veterans who did most to lead the State to build it, is mentioned at a regimental reunion, a resolution has been adopted condemning the proposition to make the Mexican war the equal of the war for the Union.

CHOLERA follows the lines of travel, and if it once gets a foothold in this country it is as likely to reach Indianapolis as any other place. Many of the streets and alleys are in a very filthy condition, and the Health Board can not better justify its existence than by immediately putting the city in the best sanitary state possible. If the board lacks power to take special action it should be given authority without delay.

DEMOCRATIC organs are fond of declaring that ex-Senator Platt is the president of the company which insists on employing contract prison labor in Tennessee. It is true; but the contracts were made before he became president, and that if his heresies should be and since that time he has been en- | adopted the prosperity of this district | of tin-plate in America is possible and if | his State.

deavoring to induce the Democratic State authorities to release the company, but they will not. Senator Brice, a Democratic light of first magnitude, is a leading stockholder in the company.

THE DRIFT OF THE CAMPAIGN.

"A quiet campaign" is the remark heard every day. It was heard in large part of the country four, and eight, and twelve years ago. As a matter of fact, a campaign which would be red-hot, so to speak, in July or August, would exhaust the people before the day of voting should come, and a reaction would follow. For the Republicans, particularly this year, a quiet campaign is fortunate. They have a case to present to the country which, the more it is considered with calmness, the better for them. The country is prosperous, labor is employed as never before, and the outlook was never more favorable. This is the result of the Republican policy. The silent vote of the country, which is so potent in presidential elections, and which is not moved by hurrahs and fire-works, is having an opportunity to consider the Republican argument, and at the same time to realize the fact that the one thing which would turn the country over to the Democracy would be a prostration of business. Therefore, a quiet, thoughtful and educational campaign is in favor of the Republicans.

It is admitted that the drift of events is more favorable to the Republicans than in any recent campaign. Four years ago General Harrison was, comparatively, an unknown man, certainly an untried one. Many conservative people feared the effect of his election and did not vote for him. Now he is a tried and an approved man. Conservative business men have confidence in him. His character and standing, his capacity and integrity are so believed in by the American people of intelligence that only the most reckless of Democratic cross-roads organs dare assail him. He has given the people a vigorous and statesmanlike administration, under which the whole country has prospered This silent but potent factor cannot be overestimated. In 1888 it was necessary to make the mass of people believe that the Republican policy would be best for the country. Now the general prosperity is an object lesson proving the wisdom of that policy.

While in Indiana, four years ago, there was a greater manifestation of enthusiasm, it is the judgment of Repub licans of experience that the outlook in the country at large is much more favorable than at the same date in 1888 The improvement in the situation began with the adjournment of the national convention and has continued until the present time. Since the political year began two States where there are fair elections have spoken, showing the drift-Rhode Island and Oregonthe former passing from the Democratic to the Republican column and the latter increasing its Republican lead. Vermont and Maine will speak early in September, and the result is only a question of the thousands of the Republican majority. How different is this from 1880, when the Republicans lacked several hundred votes of carrying Maine in September, and yet General Garfield was elected in November over General Hancock, a man of wastly greater popularity than is Mr. Cleveland. In short, the tide is with us and we have only to put forth our best efforts to insure a

GIVE BYNUM A FIGHT.

William D. Bynum is now in his fourth term as Representative of the Seventh district in Congress. He has had nearly eight years in which to show that he can do something for a constituency. What has he done for the district? Indianapolis asked for a public building and put the case in his hands. He has failed, ignominiously failed, in a Democratic House, with one of the best cases ever presented. Two years ago the millers of Indianapolis, the larger part of whose product is exported, requested Mr. Bynum to use his influence have the reciprocal feature the Republican administration. then before the Senate, adopted in the House. He responded with a letter favoring reciprocity, but all his votes were against the measure. In the present Democratic Congress, where it was fair to assume he would occupy a conspicuous place by virtue of his muchlauded capacity and legislative experience, he has practically drifted to the rear, being overshadowed by such men as Holman, and even by Martin and Shively. As a Democrat, he has become a nonentity except in roll-calls. Representing a constituency whose business men are largely hostile to the free coinage of silver, and whose wage-earners, as share-holders in building associations, and pensioners, would suffer great loss by the adoption such a measure, Mr. Bynum stood out for that measure from first to last. Representing a district in which great progress is being made in the development of the so-called protected industries, he is known as the most ultra foe of any kind of protection by tariff legislation and would sustain Mills in carrying a measure which would "put the American workmen on a plane of equality with the workmen of Europe.' He would paralyze this development by putting the American producer on a level with those of Europe and open the market now held by Americans to Europeans, thus forcing Indiana competitors into partial idleness. He has voted for a free tin-plate bill which would be death to the magnificent enterprise of Elwood, in Madison county. In short, he is hostile to the prosperity of the industrial and business interests of the

The Republicans and the industrial forces of this district should demand a candidate who can take the stump and show up the pretenses and the worthlessness of William D. Bynum as a Representative. They have such men, and one of them should be called to make a canvass in this district which would show what a pretentious but altogether useless Representative Mr. Bynum is,

Seventh district.

of developing industries would be checked to the injury of all, Mr. Bynum should go.

SENATOR MORGAN, the leading Democrat in the United States Senate, will get himself disliked, if he is not careful, by the free-trade press, which delights in belittling American interests and in echoing British opinions. The Senator was asked by a Washington reporter to give his views of the President's retaliatory order in regard to

Canadian tolls, and after expressing his warm approval of the action, he added: It is ridiculous, shameful, for a country like this to be thinking always of what foreigners think or want. This country is too big to be trotted on England's knee and fed with pap. We are responsible for this country, for this hemisphere, and we should think and act for ourselves, with entire independence of the customs or opinions of foreigners. We can get along without any of them. We are capable of producing anything that the human heart can desire, and we are independent of the whole world outside. We should not hesitate, and we should not follow or model after any one.

When a leading Democrat talks this way he destroys half the ammunition of his party's campaign-workers. Representative Oates came near destroying the other half when he issued a statement concerning the Homestead strike that failed to make any Democratic capital; and when he incidentally remarked that the force-bill bugaboo no longer had any terrifying effect on Southern voters. It is very inconsiderate of the Alabama contingent to speak the truth when their party associates do not want it.

HERE is woe for the Sentinel and its associates in the attempt to break down manufactures in Indiana. The Eagle machine-works has shipped a boiler and engine to the Anderson Tin-plate Company, which indicates that the proprietors of this humble industry, whose failure was announced with ghoulish glee by the Sentinel and every other free-trade organ in Indiana, has come to life again and will soon be making American tin-plates.

IF that powerful disinfectant provided by the New York quarantine commission, which is strong enough to eat up ordinary metal faucets, once gets a chance at the cholera microbes they are goners, sure. It is not understood that this disinfectant is to be administered internally to persons suspected of having been exposed to contagion.

DEMOCRACY means a tariff for revenue only, minimized pensions, legislative economy, popular government, white supremacy and home rule.—Nashville American.

The Tennessee Democratic organ thus coincides with the Kentucky Democratic organ, which shouts "Down with the Republican robber tariff; down with the Republican robber pension list."

MURAT HALSTEAD says that Governor Flower urged the New York delegation to bolt the Chicago convention in order to prevent Mr. Cleveland's nomination, and that this would have been done if any attempt had been made to prevent Bourke Cockran from delivering that notable speech.

THE argument of one faithful Iron Haller that the Hall scheme is still good because the "members get all there is in it," that is, the lapses, while straight life insurance policy-holders do not, will not hold good in view of facts. It was the "supremers" who got all there was in it.

THE following note was sent to the Owen County Journal, by W. H. Asher, of Quin-

I wish to announce, through your paper, that I will, in the coming election, vote not only for Harrison and Reid but the entire Republican ticket. Will give my reasons for leaving the Democratic party at an early date.

EMIL LOESCHT: Address Chairman Thos. H. Carter, of the national Republican committee, at 518 Fifth avenue, New York city. Write to American Protective Tariff League, at 135 West Twenty-third street, for copy of McKinley law and other documents.

Mr. BARNUM is dead, but his circus is still changing the route of its street parade to accommodate the invalid small sons of prominent citizens, as in days of yore.

Sixce the cholers struck Hamburg the people of that city have abandoned the use of water as a beverage. Shall we, in time of peace, prepare for war!

AND Mr. Hill has not come down yet. Is his parachute out of order?

THE STATE PRESS.

THANKS to the McKinley bill, this is be coming one of the sugar producing countries of the world .- LaPorte Herald. Why doesn't Grover Cleveland get a divorce from Dave Hill on the ground of de-

sertion and failure to support.-Porter THE gerrymander in Indiana should be overturned. It is a piece of thievery that will not stand the light of investigation

in the courts.-Peru Republican. EVERY Democratic merchant in Tipton is in favor of imposing a tax on peddlers and foreigners who come to our town and sel goods on the streets or by auction. For the same reason a tax should be placed on products of foreign countries -- Tipton

WHEN a Democrat tells you that the State debt was augmented by the cost of the State-house, at Indianapolis, tell him you know better. None of the State debt was created by that expenditure, because the State-house was built by special levy

for that purpose.-Michigan City News. GERRYMANDERS are the outgrowth of the bitter partisan feeling that the past few years have begotten. They are prompted by a desire to hold place, rather than by a patriotic desire to do the best thing for the people. The unfairness of apportionments is sufficient evidence of this .- Middletown

MR. CLEVELAND'S sudden devotion to our "brother in black" is touching. He wrote to an Indianapolis colored man, but for some unaccountable reason neglected to tell him that the Democratic party in Mississippi distranchised 100,000 colored voters. Cleveland's oversight is greater than his foresight.-Evansville Standard.

THE Democratic party hasn't polled majority vote in Indiana in twenty years, and yet it captures two-thirds majorities in the Legislature by reason of legislation which gives an Indiana Democrat a third greater political potency and representa-Prohibitionist or a populite. The people have borne this outrage until forbearance is do longer a virtue, sud it is nigh time that this crowning rascality of the Democratic caucus should be disposed of in the courts of justice .- Kokomo Gazette-Trib-

A Rebuke to Democrats. Middletown News (Ind.)

An industry which promises to give employment to additional men ought not to be made a political issue. The manufacture

left alone it will grow to be one of the leading industries of the country. The very possibility of its success ought to restrain men, and parties and party newspapers from doing anything that is calculated to discourage the industry. Possibly the successful manufacture of tin and the building up of new industries in America would reflect some credit upon the McKinley bill, but even this ought not to be sufficient reason for the opponents of this bill to fight an industry which promises employment to an additional number of people and thus increase the diversity of labor. It will not injure the cause of any party to give some credit to this bill.

A Mean Man. Warsaw Republican

There is a business man over at Lagrange who is meaner than the man who crossed his bees with lightning bugs so they would work at night. The Indiana man is a merchant, and while driving from Rome city home he lost a wallet containing \$8,000. A lightning-rod agent from Kalamazoo, Mich., chanced along and found the money. The Michigander proceeded on his way, and it was three months before he heard of the owner, although he made diligent search for him. When the Lagrange man got possession of his lost treasure he said nothing, but went straightway and began suit in the Circuit Court against the lightning-rod agent for interest on the money at the rate of 8 per cent., setting up in his complaint that the use of it was worth that amount

New Proof that Democracy Is a Tax.

The members of the Marion Soldiers' Home are fed and lodged far better than any of the unfortunates in the various "benevolent institutions" in Indiana under Democratic control. Everything that goes upon their tables is the best in the market, and no bid is entertained for any inferior article. The attairs of the home are honestly conducted. The annual report of the governor of the Marion home has been published. It shows that the home has accommodated about one thousand men. The average cost per capits of these men was about 22 cents a day. In the Indiana insane asylums the per capita expense was over 62 cents a day, almost three times as

Democracy is a grievous tax.

Sees a Danger in the Democratic Tax Law. Fort Wayne Journal (Dem.)

There is danger of taxing railroad shops politician care about that. It is popular to denource railroad corporations and tax them beyond reason, but without railroads Indiana would be a howling wilderness. The Journal confesses that it believes in taxing railroads and all that, but some of the valuations placed on railroad property by the State board are ridiculously and unjustly high. The valuation of the Pitte-burg, Fort Wayne & Chicago is a case in

Time Enough. In view of the recent finding of the Supreme Court of Michigan, there is little doubt that a test would result in a complete overthrow of the present gerry-mander in this State, and there is time enough left before the election to make the

effort. This is a matter worthy the consideration of every honest man in the State. They Should Have Shorter Hours, Kokomo Gazette-Tribune.

The public has another interest than that of sympathy in the affair of the Buf falo switchmen. We would have fewer railroad accidents and a correspondingly greater security to travel if railroad men were not so severely overworked.

They Never Tell.

For the same quality of wool our farmers receive 23 cents per pound Canadian farmers got 14 cents per pound this year. Wool was this year lower all over the world than last year. Free-traders never tell this important fact.

Question for Adlai.

Brazil Enterprise. "General" Adlai Stevenson is advertised to be here in a few days. Will he come And if so, will be tell the miners of Clay county about his being president of a non-union coal mine in Illinois?

INTERESTING TIN-PLATE FACTS.

Former Stockholder in the Elwood Plant Says It Will Soon Double Its Output.

Special to the Indianapolis Journal. BRAZIL, IND., Aug. 26 .- 1. L. Morris, manager of the Corning Steel Company, of Chi cago, and for some time connected with and a stockholder in the Elwood tin-plate mill. was interviewed by a Journal reporter yesterday on the tin-plate industry in the United States. Mr. Morris said he had a wide experience in the manufacture of tinplate, having organized the first company for its manufacture in America, at Wellsville, O., in 1872, when tin-plate was selling at \$12.50 per box, and not a cent of tariff on it. English capitalists were shipping it to America free, receiving enormous profits and paying very small wages to

"It doesn't cost 10 per cent more to manufacture the same plate now than it did then," said Mr. Morris, "and with the duty now imposed it has been reduced to \$5.75 er box. As soon as Americans engaged in the manufacture of tin-plate, in 1872," continued Mr. Morris, "foreign manufacturers reduced the price to \$7 per box, thus disabling American mills, as it was impossible for us to pay American wages and compete with England when we were paying our employes 500 per cent. more than was being paid for the same labor in Wales; so in the panic of 1875 our mills were closed. But the present tariff—2 1/10 cents per pound—enables us to produce tin-plate in the United States and

pay good wages to our workmen.

"Since the passage of the McKinley bill several extensive tin-plate plants have been erected in the United States, and are running every day, doing an extensive business. One-half only of the Elwood mill is being worked at present, and its output is 1,200 boxes per week, but inside of ten days it will be running at full capacity, turning out from 2,500 to 3,000 boxes per week. The demand is great for American tin-plate. This country consumes & per cent. of all the tin-plate manufactured in the world. The product of our factories is superior to that which is imported from Wales. The American steel from which tin-plate is made is better than the material used in the old country. It is more malleable, the plate is better, and is coated with heavier metal. We are right on the same floor with the consumer, and if we could not produce equal or better material than the imported plate our product would be condemned at once. The tin-plate industry of America has only commenced. In the near future it will be one of the leading industries in this country. America will soon manufacture all the tin-plate it consumes at a lower figure than it can be got in Wales or any other country on the globe. Our mode o manufacturing tin-plate is modern and differs greatly from foreign systems. We have new and improved machinery and can turn out a much larger sheet can be made at the mills in England. The Corning Steel Company is erecting a large mill at Hammond, for the manufacture of sheet-iron, galvanized iron and tin-plate, turning out one hundred tons per day.' In answer to a question regarding the scarcity of block tin in this country Mr.

"We have plenty of it that is far superior to any block tin or tin ore elsewhere in the world. English and Welsh tin-plate mills import 94 per cent. of their block tin. Cornwall produces only 6 per cent, of the ore used in English and Welsh manufactories. They get their block tin in the East Indies and Australia. We buy block tin in New York 1/2 cent cheaper than they can get it in Liverpool. We only use two to three pounds of block tin to 112 pounds of iron."

Tom Taggart, alias "Tappart," Wants Money

New York Telegram. Chairman Thomas Tappert, of the Indians Democratic State committee, is ex-pected in the city this afternoon to consult with the national committee in regard to the disposition of speakers, and, it is whispered, a little money, in the campaign in

THE GET-RICH-QUICK CRAZE

Interesting Address by Hon. Frank P. Bennett on a Topic of Local Concern.

Methods of the Iron Hall and Other Assessment Orders That Enrich a Few Persons and Swindle Many-A Grocery Clerk in Clover.

Special to the Indianapolis Journal. CHAUTAUQUA, N. Y., Aug. 26.-Hon. Frank P. Bennett, a member of the Massachusetts House of Representatives, who has made the question a study, to-day delivered an interesting address on the "Endowment Craze in Massachusetta." Mr. Bennett spoke before the American Economic Association, and his words were listened to with marked attention, in view of the recent disclosures at Indianapolis. His address was a severe arraignment of the "get-rich-quick" orders, with special reference to the "bond investment" and other schemes which have flooded New England. In regard to the Iron Hall be said:

The "Order of the Iron Hall," the pioneer and parent of the "assessment endowment associations," was organized in Indiana in 1881, and the officers and paid attorneys of this corpora-tion have been assiduous and influential in promoting legislation in favor of the Massachusetts companies, whose political support is very important to this Indiana corporation. It was in 1887 that Hon. John K. Tarbox, then Insurance Commissioner of Massachusetts, called the attention of the Attorney-general to the tention of the Attorney-general to the business in which this corporation was engaged; and the law officer of the commonwealth affirmed the illegality of the transactions of the Iron Hall, and was about to apply for an injunction. But the corporation retained ex-Governor Robinson and other leading politicians as counsel before the Legislature, and with their assistance obtained such legislation as they desired, including the now famous or infamous Section 8, of Chapter 429 of the acts of 1888, under which the fifty-six Massachusetts assessment endowment associations were setts assessment endowment associations were subsequently organized. Since that time ex-Governoa Robinson and other men prominent in public life have appeared before committees at each session of the Legislature in defense of the endowment orders, and this year the counsels of these organizations were aptly described by In-surance Commissioner Merrill, as follows:

'Four years ago, three years ago, one year ago the officers of these corporations were willing to commit their case to the brilliant ex-Governor and the able ex-councilor; but this year, after the little episode in last fall's political campaign, that was a combination altogether too one-sided, and they therefore brought in from the other great political party the brilliant ex-Congress-man and the other equally brilliant expectant In the years previous to 1892 the counsel of the endowment orders were two X's, but this year four X's were not found sufficient to render their

business entirely reputable in the eyes of the FEATURES OF THE IRON HALL. The principal feature of the Iron Hall has been the payment of endowments of \$1,000 each to those of its subscribers who persist in paying the assessments as levied by the supreme officers for a period of seven years. The payment of disability and death benefits has been merely incidental, and is a service which can be performed far more honestly and satisfactorily by the legitimate fraternal or mutual benefit asso ciations than by the endowment societies. The obligations of the Iron Hall began to mature in 1888, and in the four years from that time to the date of its last public statement, Jan. 1, 1892, it had paid in final benefits to its sick and persist ent contributors the large sum of \$5,791,245 and the cost to each beheticiary was in the neighborhood of \$300 for \$1,000. The amount of each assessment is \$2.50 for a \$1,000 certifi-

cate, and the number of assessments have thus far averaged seventeen or eighteen per annum. The Iron Hall also issues certificates for less amounts than \$1,000 at assessments ranging from 50 cents to \$2 each The success of the Iron Hall in macting its maturing cer ificates without any apparent disaster until the recent application for a receivership was a powerful argument in defense of the Massachusetts endowment societies. I trust the audience will pardon me for appearing to assume at this point that any analysis of the achievements and possibilities of the "Order of the Iron Hall" is necessary to convince you that no known system of honest finance is able to continue payments of \$1,000 for assessments ag gregating \$300 in seven years. During the first years of its organization, the membership of the iron Hall was small, and, at \$1,000 each, \$5,-791,245 would pay but 5,791 certificates. According to the company's own statement, it paid only 909 final claims in 1891, and had at the be-gianing of that year 53,906 members, and at the end of that year 65,204 members. The seventeen or eighteen assessments of the com-pany for a single year, upon the last named number of members, would yield more than suf-ficient funds to have paid the 909 maturing cer-

In the year 1891, to which I have just alluded the Iron Hall raised seventeen assessments, yielding \$1,907,288.25, and it paid benefits nggregating \$1,105,488, including not only the \$1,000 each to the 909 matured certificates, but also some sick and disability benefits. But while a membership of 65,204 would thus readily pay 909 maturing certificates and leave something for the reserve fund, a membership of at least 2,608,160 would be required to pay 65,204 maturing certificates at sevenor eighteen assessments per and a membership of 104,326,400 to pay 2,608,160 maturing certificates, and a membership of 4.173,056,000 to pay 104,326,400 maturing certificates; and as the population of the entire globe is estimated to be but 1.500,000,000, it follows that, upon the basis of these calculations, nearly three times the population of the whole world, including octogenarians and infants in arms, Hottentots, Patagonian giants and wandering Arabs, would shortly be necessary to insure a reasonable degree of permanence for the Iron Hail alone, without making any provision for the endowment companies having their home offices in Massachusetts.

A STUDY IN GEOMETRICAL PROGRESSION It would not seem to require a very profound student of mathematics to understand that if 1,000 men pay \$300 apiece into a common treasury, and 300 of them draw out \$1,000 apiece, there exists a deficiency-immediately of \$700, 000 if the remaining 700 have each been promised a like sum; and that, without making any allowance for the running expenses of the asso-ciation, it requires three and one-third new members to pay off one old member at the rate of \$1,000 for \$300. Nearly every school-boy is familiar with the old story of the blacksmith who agreed to pay a helper 1 cent the first day, 2 cents the second, 4 cents the third day, and so on, doubling the man's wages each succeeding day for twenty days. The astonished blacksmith found that by this process the helper's earnings amounted to \$5,242.88 for the twentieth day. and to \$10,485.75 for the entire twenty days. In this generation of an advanced public school system in the United States one would suppose there were enough who have been initiated into the mysteries of geometrical progression to suggest the impracticability of the Iron Hall system

of speculation at a glance. But while all men have the gift of reason, it is unfortunately true that some men reason very badly. Some of the victims of the endowment orders were very "practical" persons, who scorned theories and doctrines, and were quite certain the endowment orders would succeed because they had seen with their own eyes full payments made by some of the orders to their certificate holders. Others of the victims admitted from the outset that somebody was going to be financially hurt in these orders, but that they themselves hoped to get their money out before the

To those of their critics who are so theoretical as to appeal to the rules of simple arithmetic the managers of the endowment societies answer that sufficient "lapses" may be depended upon to insure the success of their enterprises, and, moreover, that they do not promise to limit their assessments to any definite ratio of the promised benefits. Futhermore, the "Iron Hall" replies that it does not even promise to pay a definite amount, that it only contracts to pay a sum "not exceeding \$1,000." All of their literature, however, suggests a definite promise of \$1,000, and the persons who join do not see the certificates until after they have become members, and are usually then influenced rather by the promises of the company's agent than by the precise language of its written or printed of the present liabilities of the Order of the

but the amount increases rapidly until it reaches \$12,399,600 for the year 1898, upon the certificates issued in 1891. The present liabilities of the Order of the fron Hall will become payable as follows: In 1896 ... \$8,353,400 In 1897 ... 6,857,580 In 1898....12,399,600 In 1892....\$1,849,725 In 1893.... 2,908,205 In 1894.... 6,382,275 In 1895.... 9,035,532

Iron Hall, only \$1,849,725 matures in 1892.

As the certificates of those who become men bers of the order in 1891 will not mature until 1899, they should consider whether any known system of accurate mathematics would demonstrate the ability of the corporation to meet the the order should be honestly managed,

FEW WILLING TO DROP OUT. Experience has shown a much stronger tend. ency to hold to the bitter end in these endowment societies than the promoters have predicted. Of 4,244 certificates terminated in the Iron Hall in 1891, the number maturing was 909, as already stated, while 259 were terminated by death, leaving 3,076 which lapsed. This lapse rate is not up to the limit of the com-

little over 6 per cent. of the Iron Hall member-enip at the beginning of 1891, as already stated, or 4% per cent. of the membership at the end of

Next to the Iron Hall, the largest existing en-dowment corporation is the "People's Five-year Benefit Order," which had been in existence Benefit Order," which had been in existence thirty-three months at the time of its last official statement on the 1st of January, 1892. It had then 15,314 members, the amount of whose outstanding certificates was \$7,576,100. To meet those the corporation had in the State treasury, at last accounts, \$361,404. Of its \$7,576,100 of liabilities, about \$2,348,600 falls due in 1894, \$2,477,400 in 1895 and \$2,750,100 in 1896. Supposing this total liability to be reduced by payments for disability benefits \$298,926, which payments for disability benefits \$298,926, which is about the ratio of previous reductions from this source, and by the interest upon these, the legality of which is questionable, say \$70,000 more, there still remains more than \$7,200,000 of plitmate liability. of ultimate liability toward which the corporation has accumulated but \$361,404, not more than one-fifth of which can be used to pay the \$2,348,600 of certificates maturing in 1894.

The "Iron Hall," when first seeking admission

o Massachusetts, had a provision in its charter that during no period of its existence should more than one-seventh of its reserve fund be drawn in any year to meet maturing certificates. After the company had been admitted to the State the charter was changed so that two-sevenths might be taken, and the company's report for 1890, sworn to by the officers, showed that it took two-sevenths instead of one-seventh, of that which it had promised should remain in the reserve fund. If the People's Five-year Benefit Order, with \$361,404 in the reserve fund, and with maturing certificates amounting to \$2,348,600 in 1894, and \$5,227,500 in the two following years, abandons the plan of drawing only one-fifth of the reserve fund in any year to meet maturing certificates, its certificate holders must still endure one hundred assessments in two years, an average of over four per month. But to provide a reserve so that onefifth of it will be sufficient to meet the payments as promised, the 15,314 certificate
holders of the People's Five-year Benefit
Order must stand twenty assessments of \$1.50
each per month, or a total of \$360 per year, a
result which is certain to be accompanied by an application to the courts by angry members. The People's Five-year Benefit Order began by calling a single assessment of \$1.50 per month on each certificate, and they are now calling two assessments, or \$3 per month in all.

A SUPREME CHAPLAIN'S SALARY.

The objections which have been stated re-

specting some of these Massachusetts assess-

ment endowment corporations apply equally

well to all of the others. To be sure, the "Order

of the Solid Rock" had but 1,651 members, ac-

cording to its last annual statement, and the "Order of the World" but 4,561, and the "Order of Safety" but 611 (therein lies the safety of those who have stayed out); but the adver-tised methods of all, whether their terms be one year, or five years, or seven years, have been modeled after the same plan. The corporation consists of seven persons, popularly or unpularly known as "supremes," with no repre ntation as a rule from the subordinate lodges Among the incorporators was generally a wellsalaried supreme chaplain, and there was a curious admixture of religious pretense in many of their proceedings, which can neither be pleasant nor profitable to describe at this time. In the corporations which have already failed there has also been a record of thievery and misman-agement, which certainly illustrates the unwis-dom of a system that intrusts such large sums of money to a body of seven men who are not re-sponsible in any way to the certificate holders. In some of the public meetings of the associations a supreme humorist seems also to have been employed; but this office must be consid-ered ephemeral and unimportant, since we nowhere learn that a supreme humorist has been admitted to any large participation in the profits of the endowment societies as the supreme chaplain. In the "Order of the Golden Lion," one of the officers who appeared before Justice Allen, of the Supreme Court, was asked what position he held, and answered that he was the supreme chaplain and that his duty was to open the supreme session with prayer. He further stated that his previous occupation had been that of a clerk in a grocery store at \$15 ber week, but that his salary as chaplain was \$7,500 per annum. As the supreme session of the Golden Lion was held but once in two years the cost to the members for this supreme chaplain was \$15,000 a prayer. In the "Friendly Aid Society," which began business in June, 1890, the old officers discovered a method of enriching themselves by the process of sell-ing out the corporation, resigning and allowing the purchasing members to be elected officers in their places. The old officers received over \$27,000 cash for this transaction, and the new of ficials managed, in thirteen weeks of the existence of the corporation, after they had gained control, to secure to themselves \$36,200 in comensation. When a receiver was appointed the books and accounts were in a sadly confused condition, almost impossible of being satisfac-torily adjusted. In the "Golden Lion," whose

chaplain's salary has already been alluded to, the expenses, which largely went to the offices in salaries, were \$120,000 in eleven months. Among the endowment orders alluded to by Mr. Bennett in illustrating his points were the Royal Ark, the New Hampshire Bond Investment Company, the Progressive Benefit, the Mutual One-year Benefit, the Order of Aegis, the Friendly Aid Society, National Congress of Friends, and others. Some are dead, and others are tot-

TOTTEN'S LATEST WARNING.

Enter Into Thy Ports and Close Thy Gates About Thee Until the Indignation Is Past."

NEW YORK, Aug. 26. - Charles A. L. Totten, United States army, late professor of military science in Yale, is out in another warning message, couched, if possible, in more ominous terms than ever. He maintains that his calculations are being minutely fulfilled, that his published system of chronology contains nothing but the truth, and that, since March 29, 1892, everything conspires to fasten his conviction as to the critical nature of the crisis . now at the door. He says that the time Professor says that he is firmly convinced that during the jubilee year 1895 6, A. D., reckoning from the September equinox, the clouds now gathering upon all sides will culminate. "This year," he says, "is the contral one of the seven with which the 'gentile' times close." The Professor says that he looks upon the period in an odd and strangely significant way. With respect to the pestilence now raging abroad, Lieutenant Totten conjures the powers that be to spare no vigilance. His warning is: "Enter into thy ports and close thy gates about thre until the indignation is past."

## SAD STORY FROM GEORGIA.

A Mother Finds Three of Her Children Killed by a Rattlesnake and Another Drowned.

ATHENS, Ga., Aug. 26 .- A farmer named Wilson, living in Madison county, left home and went to the mill, leaving his wife and four children at home. Two hours later he returned to find his wife lying on the floor insensible, with four dead children about her. The story the mother told when restored to consciousness was a remarkable one. 'She said she had taken the baby to the spring, leaving the other children in the house. Hearing their cries she put the baby down and hurried back to the house, where she found two dead and the other dying. The living one said they had been poking their fingers through a crack in the floor, and a ben had been pecking at them. The mother went back to the spring after her baby and found it had fallen into the spring and drowned. The third child had died when she got back to the house, and the mother swooned away. Investigation showed that the supposed hen was a rattle-

## A PATHER'S PROPER WRATH.

Young Man Who Got a Marriage License on Perjury Now Lies in Jail.

Special to the Indianapolis Journal. Кокомо, Ind., Aug. 26.-F. S. McCuen, well-connected young man of this place, was bound over to court to-day in the sum of \$800 for perjury in obtaining a marriage license for a friend. On the night of Aug. 8. W. H. Thomas, a hotel porter, of Greentown, eloped with the lifteen-yearold daughter of John Pierce, and the two were married on the strength of a license obtained by McCuen, who signed the affidavit that the parties were of age. The girl's father caused the latter's arrest, and the young man is in jail in default of bail, He pleads innocence of unlawful intent, saying the girl told him she was of age, and that his part in the elopement was simply an act of friendship, and that in fact he did not know an elopement was intended. Able counsel is employed to defend him. The trate father refuses to be reconciled over the marriage, and the runaway youngsters are at the home of the

groom's parents, near Sycamore. Where Harrison is Unpopular.

Omaha Bee. The candidacy of President Harrison is losing ground steadily in all the countries across the ocean.